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Online Credit International Limited

聯網信貸國際有限公司

(Incorporated in Hong Kong with limited liability)

(formerly known as Heng Fung Holdings Company Limited)
(前稱恒鋒集團有限公司)

CHANGE OF COMPANY NAME

The board of directors (the "Board") of Heng Fung Holdings Company Limited, (the "Company") announces that with effect from 12th November 1999, the Company has changed its name to "Online Credit International Limited (聯網信貸國際有限公司)". Existing share certificates of the Company in issue bearing the former names of the Company will continue, on and after 12th November 1999, to be effective as evidence of title to the shares of the Company and be valid for trading and settlement. Trading of shares of the Company on The Stock Exchange of Hong Kong Limited under the new name will take effect on 17th November 1999.

The Board is pleased to announce that a special resolution was passed at the extraordinary general meeting of the Company held on 27th October 1999 to change the Company's name to "Online Credit International Limited (聯網信貸國際有限公司)". The certificate of incorporation on change of name was issued by the Registrar of Companies in Hong Kong on 12th November 1999 evidencing the change of name of the Company (the "Effective Date").

New share certificates of the Company will be issued in the new name of the Company on and after the Effective Date. Shareholders may for a period from the Effective Date up to and including 15th December 1999, submit existing share certificates to Friendly Registrars Limited, the share registrars of the Company, at 5th Floor, Wing On Centre, 111 Connaught Road Central, Hong Kong, in exchange for new share certificates in the new name of the Company at no cost.

After the expiry of such period, share certificates of the Company will be accepted for exchange only on payment by the shareholders of a fee of HK\$2.50 or such higher amount as may be prescribed or allowed under the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited and the Articles of Association of the Company from time to time for each such certificate issued.

The change of name of the Company will not affect any of the rights of shareholders of the Company. All existing share certificates in issue bearing the former names of the Company will, on and after the Effective Date, continue to be effective as documents of title and be valid for trading, settlement and delivery for, the same number of shares of the Company in the new name of the Company. Trading of shares of the Company on The Stock Exchange of Hong Kong Limited under the new name of "Online Credit International Limited (聯網信貸國際有限公司)" will take effect on 17th November 1999.

By Order of the Board
Chan Suk King
Company Secretary

Hong Kong, 15th November, 1999